

WWR# 041302269

**UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

IN RE:

Skylynn Sierra Howard

Case No. 23-12943-mdc

CHAPTER 13

Debtor

World Omni Financial Corp

Movant

OBJECTION TO DEBTOR'S CHAPTER 13 PLAN

AND NOW, comes Creditor, World Omni Financial Corp, by and through its counsel, Milos Gvozdenovic, and respectfully represents the following:

1. On 09/28/2023, the Debtor filed a voluntary petition commencing a case under Chapter 13, Title 11, United States Code, and for the entry of an order for relief.

2. This is an action under 11 U.S.C. Section 1324, which provides a party in interest may object to confirmation of the plan.

3. Creditor holds a valid security interest in the form of a Retail Installment Contract on a 2021 Toyota Corolla, VIN#JTDEPMAE1MJ167809, (hereinafter referred to as the "Vehicle"), and as more particularly described in such contract.

4. On 12/07/2023, Creditor filed a Secured Claim in the total amount of \$26,767.73 with \$26,767.73 in arrears over the life of the plan. A copy of the Proof of Claim is attached to hereto as Exhibit "A".

5. On 10/26/2023 Debtor filed a Chapter 13 Plan in which the plan provides that the replacement value is \$18,847.00.

6. Under the BAPCPA amendments to Section 506(a), Movant is entitled to the secured amount of the retail value of the collateral. The clean retail value of the collateral as of 12/4/2023 is \$21,513.0. A copy of the J.D. Power valuation is attached as Exhibit "B".

WHEREFORE, Creditor prays this Honorable Court to deny confirmation of the Debtor's proposed Plan.

Weltman, Weinberg & Reis Co., L.P.A.

Respectfully submitted,

/s/ Milos Gvozdenovic

Milos Gvozdenovic

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